



# 2026 Retirement Plan Contribution Limits

## Phase-Out Ranges for IRA Deductibility

This chart is only for those who are covered by a company retirement plan.

Year	Married/Joint	Single or Head of Household
2024	\$123,000 - \$143,000	\$77,000 - \$87,000
2025	\$126,000 - \$146,000	\$79,000 - \$89,000
2026	\$129,000 - \$149,000	\$81,000 - \$91,000

If not covered by a company plan but the spouse is, the phase-out range for 2025 is \$236,000 - \$246,000 and for 2026 is \$242,000 - \$252,000. If filing married-separate, the phase-out range is \$0 - \$10,000.

## IRA and Roth IRA Contribution Limits

Year	Regular Contribution	Catch-Up Contribution*	Total Contribution w/Catch-Up
2024	\$7,000	\$1,000	\$8,000
2025	\$7,000	\$1,000	\$8,000
2026	\$7,500	\$1,100	\$8,600

A 2025 IRA or Roth IRA contribution can be made up to the tax filing due date, April 15, 2026. There is no extension beyond that date, regardless of whether an extension is filed for the tax return.

\*Those who are 50 or older by year end can contribute an additional \$1,100.

## Roth IRA Phase-Out Limits for Contributions

Year	Married/Joint	Single or Head of Household
2024	\$230,000 - \$240,000	\$146,000 - \$161,000
2025	\$236,000 - \$246,000	\$150,000 - \$165,000
2026	\$242,000 - \$252,000	\$153,000 - \$168,000

If filing married-separate, the phase-out range is \$0 - \$10,000.

## Employee Salary Deferral Limits for 401(k)s & 403(b)s

Year	Regular Contribution	Catch-Up Contribution*	Total Contribution w/Catch-Up
2025	\$23,500	\$7,500	\$31,000
2026	\$24,500	\$8,000	\$32,500

Limits are per person; **not** per plan.

\*Those who are age 50 or older can contribute an additional \$8,000. The SECURE 2.0 Act increased the 401(k)/403(b) catch-up contribution limit for certain individuals. For 2026, those who are aged 60, 61, 62, or 63 at year end can contribute an additional \$11,250 – instead of \$8,000. For 2026, the mandatory Roth catch-up wage threshold (based on 2025 earnings) is \$150,000.

There is also an overall limit on the maximum amount of ALL employee and employer contributions that can be made to a plan for any employee in any year. For 2026, the overall contribution limit is \$72,000, plus any applicable catch-up contribution.

## SEP IRA Contribution Limits

(Simplified Employee Pensions)

**2025** The SEP limit for 2025 is 25% of up to \$350,000 of compensation, limited to a maximum annual contribution of \$70,000.

**2026** The SEP limit for 2026 is 25% of up to \$360,000 of compensation, limited to a maximum annual contribution of \$72,000.

Catch-up contributions do **not** apply to SEP IRAs. They still apply to old SARSEPs in effect before 1997. No new SARSEPs were allowed after 1996.

SEP contributions can be made up to the due date of the tax return, including extensions. For example, a 2025 SEP contribution for sole proprietors can be made up to April 15, 2026 or up to October 15, 2026 if a valid extension has been filed.

## Qualifying Longevity Annuity Contracts (QLACs)

For 2026, retirement account owners can purchase a QLAC with up to \$210,000 of their retirement funds. QLAC dollars are removed from the RMD calculation until age 85.

**SEE REVERSE SIDE FOR SIMPLE IRA SALARY DEFERRAL LIMITS**



## SIMPLE IRA Salary Deferral Limits

Year	Regular Contribution*	Catch-Up Contribution**	Total Contribution w/Catch-Up
2025	\$16,500	\$3,500	\$20,000
2026	\$17,000	\$4,000	\$21,000

### \*Regular Contributions

The SECURE 2.0 Act has increased the SIMPLE IRA regular contribution limit for certain individuals.

For 2026, the regular contribution limit for a business with 25 or fewer employees is automatically increased to \$18,100. Businesses with 26 - 100 employees can allow this higher contribution limit, but only if they provide a 4% (instead of 3%) matching contribution, or a 3% (instead of 2%) across-the-board contribution.

### \*\*Catch-Up Contributions

Some SIMPLE participants who are 50 or older can contribute an additional \$4,000. The SECURE 2.0 Act intended to increase the SIMPLE IRA catch-up contribution limit over the \$4,000 for certain other participants. However, due to a quirk in the law, those SIMPLE participants will be unable to make the full \$4,000 catch-up.

Instead, for 2026, the catch-up contribution limit for a business with 25 or fewer employees remains \$3,850. Businesses with 26 - 100 employees that provide a 4% (instead of 3%) matching contribution, or a 3% (instead of 2%) across-the-board contribution, are also limited to a catch-up of \$3,850.

Businesses with 26 - 100 employees that provide only a 3% (instead of 4%) matching contribution, or a 2% (instead of 3%) across-the-board contribution have a \$4,000 catch-up amount.

For 2026, those who are aged 60, 61, 62, or 63 at year end can contribute an additional \$5,250 – instead of \$4,000 or \$3,850.

1419 Highland Avenue, Manhattan Beach, CA 90266  310.643.7472  [www.CRAadvisors.com](http://www.CRAadvisors.com)

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